

Applicant requests that the above-referenced application be amended as follows:

**In the Claims:**

Please AMEND the claims as follows:

1. (Currently amended) A method for creating a single financial product that combines financial elements into a single financial element through a single computer-based management facility comprising the steps of:
  - selecting at least one first financial institution in order to establish an asset account;
  - selecting at least one second financial institution, separate from said first financial institution, in order to establish a liability account;
  - establishing a first legal agreement with said first financial institution;
  - establishing a second legal agreement with said second financial institution; and
  - establishing an umbrella agreement that includes said first legal agreement and said second legal agreement;wherein said asset account and said liability account are each separately and independently managed by said first and said second financial institutions, respectively.
2. (Original) The method of claim 1 wherein at least one of said first financial institution and at least one of said second financial institution are chosen from a plurality of asset management financial institutions and a plurality of liability account financial institutions.
3. (Original) The method of claim 2 wherein said step of selecting said first financial institution to establish said asset account and said step of choosing said financial institution in order to establish said liability account is facilitated by a menu choice system.
4. (Original) The method of claim 3 wherein said menu choice system further includes creating a performance model.
5. (Original) The method of claim 4, wherein said menu choice system further comprising a step for establishing a reporting facility.

6. (Original) The method of claim 5, said financial product further comprises:  
a third legal agreement between said first financial institution and said second financial institution to combine at least one asset account with at least one mortgage account;  
said umbrella agreement comprising a cash flow pass through agreement with said second financial institution and a synthetic structured loan that is based on principal amortization obligation with the lending institution; and  
a customer level performance distribution agreement with said first financial institution.
7. (Original) The method of claim 6, said financial product further comprising:  
a customer level account maintained by a third party facility encompassing a collateral agreement creating additional cash-flows from said second financial institution; and  
a customer level cashflow transfer and servicing agreement with said first financial institution.
8. (Currently amended) An apparatus for creating a single financial product that combines financial elements into a single financial element through a single computer-based management facility comprising:  
means for choosing at least one first financial institution in order to establish an asset account;  
means for choosing at least one second financial institution, separate from said first financial institution, in order to establish a liability account;  
means for establishing a first legal agreement with said first financial institution;  
means for establishing a second legal agreement with said second financial institution;  
and  
means for establishing an umbrella agreement that includes said first legal agreement and said second legal agreement;  
wherein said asset account and said liability account are each separately and independently managed by said first and said second financial institutions, respectively.

9. (Original) The apparatus of claim 8 wherein at least one of said first financial institution and at least one of said second financial institution are chosen from a plurality of asset management financial institutions and a plurality of liability account financial institutions.
10. (Original) The apparatus of claim 9 wherein said means for choosing a financial institution to establish an asset account and said means for choosing a financial institution in order to establish a liability account is facilitated by a menu choice system.
11. (Original) The apparatus of claim 10 wherein said menu choice system further includes means for creating a performance model.
12. (Original) The apparatus of claim 11 wherein said menu choice system further comprising a means for establishing a reporting facility.
13. (Original) The apparatus of claim 12, said financial product comprising:  
a third legal agreement between said first financial institution and said second financial institution to combine at least one asset account with at least one mortgage account;  
an umbrella agreement that comprises a cash flow pass through agreement with said second financial institution and a synthetic structured loan that is based on principal amortization obligation with the lending institution; and  
a customer level performance distribution agreement with said first financial institution.
14. (Original) The apparatus of claim 13, said financial product further comprising:  
means for a customer level account to be maintained by a third party facility that encompasses a collateral agreement that creates additional cash-flows from said second financial institution and a customer level cashflow transfer and servicing agreement with said first financial institution.
15. (Currently amended) In a computerized system for creating a single financial product that combines financial elements into a single financial element through a single computer-based management facility, a method comprising the steps of:

choosing at least one first financial institution in order to establish an asset account;  
choosing at least one second financial institution, separate from said first financial institution, in order to establish a liability account;  
establishing a first legal agreement with said first financial institution;  
establishing a second legal agreement with said second financial institution; and  
establishing an umbrella agreement that includes said first legal agreement and said second legal agreement;  
wherein said asset account and said liability account are each separately and independently managed by said first and said second financial institutions, respectively.

16. (Original) The method of claim 15 wherein at least one of said first financial institution and at least one of said second financial institution are chosen from a plurality of asset management financial institutions and a plurality of liability account financial institutions.

17. (Original) The method of claim 16, wherein said step of choosing a financial institution to establish an asset account and said step of choosing a financial institution in order to establish a liability account is facilitated by a menu choice system.

18. (Original) The method of claim 17, wherein said menu choice system further comprises a performance model.

19. (Original) The method of claim 18, wherein said menu choice system further comprising a step for establishing a reporting facility.

20. (Currently amended) A computer readable code for creating a single financial product that combines financial elements into a single financial element through a single computer-based management facility, said code being operable to perform a method comprising the steps of;  
choosing at least one first financial institution in order to establish an asset account;  
choosing at least one second financial institution, separate from said first financial institution, in order to establish a liability account;  
establishing a first legal agreement with said first financial institution;

establishing a second legal agreement with said second financial institution;  
establishing an umbrella agreement that includes said first legal agreement and said second legal agreement;

wherein said asset account and said liability account are each separately and independently managed by said first and said second financial institutions, respectively.

21. (Original) The computer readable code of claim 20, wherein at least one of said first financial institution and at least one of said second financial institution are chosen from a plurality of asset management financial institutions and a plurality of liability account financial institutions.

22. (Original) The computer readable code of claim 21, wherein said step of choosing a financial institution to establish an asset account and said step of choosing a financial institution in order to establish a liability account is facilitated by a menu choice system.

23. (Original) The computer readable code of claim 22, wherein said menu choice system comprises a reporting facility and a performance model.

24. (Original) The computer readable code of claim 23, said financial product comprising:  
a third legal agreement between said first financial institution and said second financial institution to combine at least one asset account with at least one mortgage account;  
said umbrella agreement that comprises a cash flow pass through agreement with said second financial institution and a synthetic structured loan that is based on principal amortization obligation with the lending institution; and  
a customer level performance distribution agreement with said first financial institution.

25. (Original) The computer readable code of claim 24, said financial product further comprising:  
a customer level account maintained by a third party facility encompassing a collateral agreement that creates additional cash-flows from said second financial institution and a customer level cashflow transfer and servicing agreement with said first financial institution.